

Client Assistance Program

O F F I C E O F T H E G O V E R N O R

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- **The Client Assistance Program** advocates for persons with disabilities who are clients or applicants of Vocational Rehabilitation, Commission for the Blind, and other Independent Living Programs funded under the Rehabilitation Act of 1973, as amended.
- **CAP can address** questions regarding the Americans with Disabilities Act, Title I, as it relates to the Rehabilitation Act of 1973, as amended.
- **CAP can advise** service providers and consumers having questions relating to the above, or other available community resources for person with disabilities.

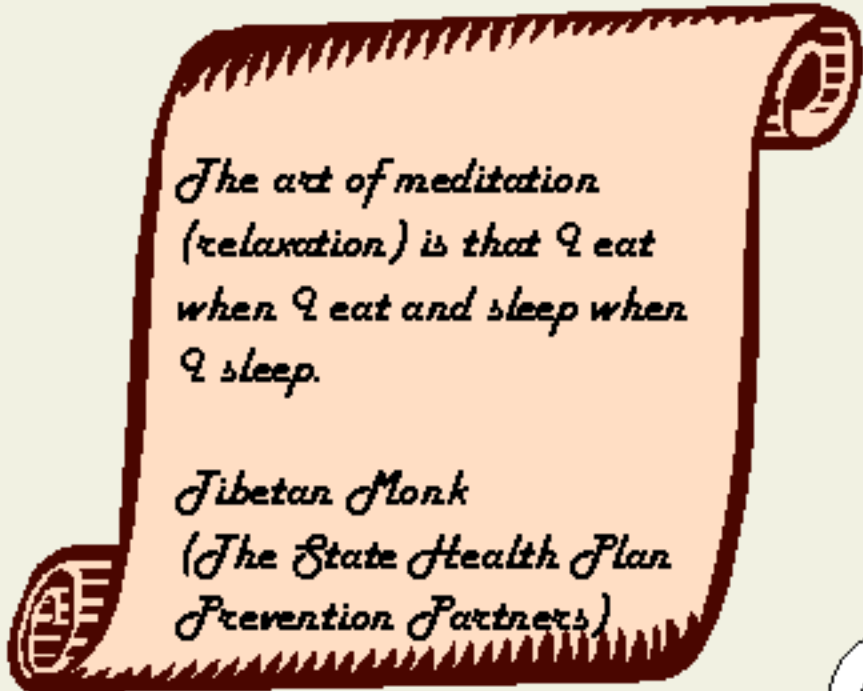
Stress is a product of modern day life.

Not true! Cavemen were often faced with more life and death situations than we are now. For example, when meeting up with a saber-toothed tiger he had the option of either running away or fighting him off. In either case he was around or experienced a series of events which is uncommonly termed the “fight-or-flight” response. Over time, our body’s evolved or maximized for dealing with stress, and in fact, moderate levels of stress are beneficial. However, because much of our stress is social by nature, our body’s “fight-or-flight” response cannot be dealt with by physical actions (i.e. running away or fighting). Therefore, in modern times, we need to train ourselves how to better manage stress to reduce the long term negative effects of chronic unmanaged stress.

Source: (The State Health Plan Prevention Partners, Tension Tamer)

Managing Stress

- Exercise at least 15 minutes a day.
- Listen to relaxing music
- Meditation
- Prayer
- Write in a journal, (it helps you relax, and puts your thought on paper)



*The art of meditation
(relaxation) is that I eat
when I eat and sleep when
I sleep.*

*Tibetan Monk
(The State Health Plan
Prevention Partners)*

Physical and Mental Signs of Stress

- Anxiety
- Irritability
- Lack of Concentration
- Inability to eat or over eating
- Depression
- Stomach Ailments
- Headaches
- Teeth Grinding

Source: (The State Health Plan Prevention Partners)

If problems and stress become too overwhelming seek professional help by contacting a doctor, counselor, or even a church. You can also call the United Way at #211 for additional resources. If 211 is not available in your area, look in your telephone directory listing for the number for your local United Way.

Simple Tips to Keep You Looking Like a Winner When Seeking Employment

Finding a job can be hard work, but no matter how tired or discouraged you may be feeling, it's not the time for slacking off on the basics. The following simple tips may seem like no-brainers, but they come from real hiring managers who have seen it all.

1. **Dress for success.** You don't need to wear a suit everywhere you go, but you should always be well-groomed and look like someone who's got it going on - no matter where you are. You never know who you will run into.

2. **Do your research.** Find out everything you can about the company before you interview, and be prepared to address how you can add value to the company. The more you know about them, the more impressed they will be.

3. **Be on time.** Actually, be early. You will appear professional, motivated, and ready to make a great impression.

4. **Leave the negativity at home.** Don't bad mouth your previous employer - this may lead to the interviewer thinking you're disloyal, unable to influence change, or to solve conflict effectively. Hiring managers know that unhappiness on the job isn't always about the boss, and negativity usually reflects more poorly on you than on your previous employer.

www.selfachievement.com

5. **Be realistic.** Understand that you may not get the title or pay that you want. It's great to be optimistic, and certainly you should apply for your dream job. But this is not a great time to try to jump from project manager to director-level when so many people with years of executive experience are losing their jobs. The competition out there is fierce, and to succeed you need to consider jobs at all levels, especially if you have been out of the workforce for a few years. Many big companies will require that you start at a lower level before jumping to any leadership position.

www.businessweek.com/bwdaily/dnflash/content/dec2008/db2008121_964777.htm

If you have a disability, you may want to apply for services, leading towards employment at the Vocational Rehabilitation Department, Commission for the Blind, or visit your local OneStop Job Services.

How to Save Money

Saving money is one of those tasks that's so much easier said than done. There's more to it than spending less money (although that part alone can be challenging). How much money will you save, where will you put it, and how can you make sure it stays there? Here's how to set realistic goals, keep your spending in check, and pay yourself first: (www.wikihow.com)

BUDGETING RULES

- "P. Y. F." (Pay yourself first)
- Save 10% of your income
- Build an emergency reserve (3 to 6 months of take-home pay)
- Record monthly expenses
- Keep accurate records
- Limit monthly debt payments to 15 - 20% net income (excluding mortgage)
- Forty percent including mortgage

www.scsu.com

PROTECT YOURSELF: Repairing your Credit

- | | |
|--|-----------------------------------|
| • Pay on Time | • Keep Balances Below 50% Limit |
| • Get Current – Stay Current | • Pay Off – Don't Move Around |
| • Avoid Late Payments on Secure Debt, Student Loans, Utilities | • Do Not Close Accounts (Ratios) |
| • Pay Collection & Charged Off Accounts | • Avoid Opening New Accounts |
| • Set Limits on Credit Cards & Loans | • Check Your Credit Report Yearly |
| | • Dispute Erroneous Entries |
| | • Re-establish Your Credit |

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PROTECT YOURSELF: Steps to get out of Debt

- | | |
|---|---|
| • Set Realistic Goals | • No Bounced Checks |
| • Establish a Budget | • Avoid Payday Lenders, Pawn Shops, Rent-to-Own |
| • List Creditors - High >< Low Interest | • Look for Hidden Assets |
| • Cut up Credit Cards | • Sell Assets |
| • Negotiate Lower Interest Rates | • Cut Living Expenses |
| • Transfer Balances – 0% Rates | |
| • Pay More than the Minimum | |
| • Pay on Time | |

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What to do if you are facing foreclosure

- Contact your lender IMMEDIATELY to discuss your circumstances.
- Do not ignore the problem. Open and respond to all correspondence from your lender.
- Contact a lawyer for legal advice. In SC you can contact the SC Center for Equal Justice at www.lawhelp.org/sc, or the SC Bar Association at 1-800-521-9788.

Ways to Save Energy and Money in your Home

- Set your thermostat to around 68°F. Each degree higher can increase your heating costs.
- Have your heating & air system checked twice a year by a professional.
- Check home air filters monthly and change when dirty.
- Caulk, seal and weather-strip around all seams, cracks, and openings around your house.
- Upgrade your attic insulation to a minimum of 12 inches (R-30).
- Weather-strip and insulate the attic access door or pull-down stairs where needed.
- Keep doors to the outside closed. Storm doors are usually not very effective as heat transfer barriers.
- Do not block heating registers, this make furnaces work harder and can result in a higher energy bill.
- Use draft guards at the bottom of drafty doors. Close your drapes & blinds during the night.
- Open window shades on the south & west side of the house during the day to maximize the warmth of the sun.
- Run your washing machine for full loads only.
- If you have more than one load of clothes to dry, try to do each load immediately after the one before to use the heat left over from the previous cycle and increase the efficiency of the dryer.
- Purchase a dryer with a "moisture sensing" device that shuts off automatically when clothes are dry.
- Clean the lint filter before drying each load. Also clean the dryer drum periodically to remove lint.
- Use hot water only for heavily soiled laundry. Lightly soiled loads can be washed in cold water. You can also save by using cold-water rinses for each load.
- An extra refrigerator or freezer, in your basement or garage can add \$100 to your energy bills every year.
- Keep your garage door closed if it is attached to your house.
- Open an empty, half-gallon cardboard milk carton & hold it up to the shower while it's fully on. If it fills in less than ten seconds, your shower could use an energy-efficient showerhead. You'll get the same pressure with a smaller volume of water, & you'll save energy too.
- Take showers instead of baths.
- Be aware of your hot water use habits.
- Repair leaking water faucets.
- Make sure that your bathrooms have good ventilation fans.
- Turn off the tap when you brush your teeth.
- Put a plastic soda bottle filled with water, pebbles or sand in your toilet tank & save 12 gallons of water a day.
- Set your water heater temperature at 120°F.
- Check the door seal on your refrigerator to see if it needs to be cleaned or replaced.
- A freezer's efficiency is increased when full. Be careful not to block the fan that allows cold air to circulate .
- Refrigerator temperature should be 36° – 38° F. The freezer temperature should be 0°–5° F.
- Use ceiling fans for cooling.
- Use reversible ceiling fans to push warm air downwards and keep rooms warmer.
- Lower your thermostat at night and use more blankets in the winter.
- Try to keep closet doors shut.

www.sceg.com

UPCOMING EVENTS

- **Pathways to Independence** Conference, March 20-21, 2009 Springmaid Beach Resort, Myrtle Beach, SC
- **Assistive Technology Expo**, March 11, 2009 Columbia Metropolitan Convention Center, Columbia, SC
- **Governor's Committee on Employment of People with Disabilities** Annual Awards Luncheon for Employers
May 1, 2009
- **SC Brain Injury Alliance Annual Conference**, Columbia Conference Center, May 14-15, 2009
- **Vision Summit** SC Archives & History Center Friday, March 20, 2009